

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re:	§	
	§	
NAIDEN, SUSAN M	§	Case No. 09-04754 PSH
	§	
Debtor(s)	§	

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NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATIONS FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

Kenneth S. Gardner  
219 S. Dearborn Street  
7th Floor  
Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 07/27/2010 in Courtroom 644,

United States Courthouse  
219 S. Dearborn Street  
Chicago, Illinois 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 06/24/2010

By: \_\_\_\_\_

*Frances Gecker*  
325 N. LaSalle Street  
Suite 625  
Chicago, IL 60654

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
CHICAGO DIVISION

In re: §  
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SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$	30,001.70
and approved disbursements of	\$	26,767.92
leaving a balance on hand of <sup>1</sup>	\$	3,233.78

Claims of secured creditors will be paid as follows:

Claimant	Proposed Payment
	\$

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Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Fees	Expenses
Trustee: Frances Gecker	\$ 2,250.17	\$ 26.18
Attorney for trustee:	\$	\$
Appraiser:	\$	\$
Auctioneer:	\$	\$
Accountant:	\$	\$
Special Attorney for trustee:	\$	\$
Charges:	\$	\$
Fees:	\$	\$
Other:	\$	\$

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Other:</i> _____	\$ _____	\$ _____

Applications for prior chapter fees and administrative expenses have been filed as follows:

<i>Reason/Applicant</i>	<i>Fees</i>	<i>Expenses</i>
<i>Attorney for debtor:</i> _____	\$ _____	\$ _____
<i>Attorney for:</i> _____	\$ _____	\$ _____
<i>Accountant for:</i> _____	\$ _____	\$ _____
<i>Appraiser for:</i> _____	\$ _____	\$ _____
<i>Other:</i> _____	\$ _____	\$ _____

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 31,493.52 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 3.0 percent.

Timely allowed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
000001	DISCOVER BANK	\$ 3,979.90	\$ 120.99
000002	Chase Bank USA NA	\$ 14,039.37	\$ 426.81
000003	Chase Bank USA NA	\$ 7,237.15	\$ 220.02

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
	FIA CARD SERVICES/BANK		
000005	OF AMERICA	\$ 6,237.10	\$ 189.61

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

<i>Claim Number</i>	<i>Claimant</i>	<i>Allowed Amt. of Claim</i>	<i>Proposed Payment</i>
		\$	\$
		\$	\$
		\$	\$

The amount of surplus returned to the debtor after payment of all claims and interest is  
\$ 0.00 .

Prepared By: /s/Frances Gecker  
Chapter 7 Trustee

Frances Gecker  
325 N. LaSalle Street  
Suite 625

*Chicago, IL 60654*

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

# Certificate of Service Page 6 of 6

## CERTIFICATE OF NOTICE

District/off: 0752-1  
Case: 09-04754

User: rmarola  
Form ID: pdf006

Page 1 of 1  
Total Noticed: 19

Date Rcvd: Jun 28, 2010

The following entities were noticed by first class mail on Jun 30, 2010.

db +Susan M Naiden, 3046 W. Franklin Blvd., Chicago, IL 60612-1049  
aty +Catherine Kim, Robert J Semrad & Associates, 20 S. Clark St., 28th Floor,  
Chicago, IL 60603-1811  
aty +Janna L Quarless, Robert J Semrad and Associates, 20 S. Clark Street, 28th Floor,  
Chicago, IL 60603-1811  
aty +Mehul D Desai, Robert J Semrad & Associates, 20 S. Clark, 28th Floor,  
Chicago, IL 60603-1811  
aty +Zane L Zielinski, Frank/Gecker LLP, 325 N. LaSalle, Suite 625, Chicago, IL 60654-6465  
13528963 +Bac / Fleet Bankcard, Po Box 26012, Greensboro, NC 27420-6012  
13528964 +Capital 1 Bank, Attn: C/O TSYS Debt Management, Po Box 5155, Norcross, GA 30091-5155  
13528965 +Chase - Cc, Attention: Bankruptcy Department, Po Box 15298, Wilmington, DE 19850-5298  
13528966 Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298  
14487051 Chase Bank USA NA, P.O. BOX 15145, Wilmington DE 19850-5145  
14501100 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145  
13528967 +Chase Manhattan Mtg, G7-Pp, 3415 Vision Dr., Columbus, OH 43219-6009  
13528968 +Citi, Attn: Centralized Bankruptcy, P.O. Box 20507, Kansas City, MO 64195-0507  
13528970 +Harris N.a., 111 W Monroe St, Chicago, IL 60603-4095

The following entities were noticed by electronic transmission on Jun 28, 2010.

tr +E-mail/Text: csmith@fgllp.com Frances Gecker, 325 North LaSalle Street,  
Suite 625, Chicago, IL 60654-6465  
14031914 E-mail/PDF: mrdiscen@discoverfinancial.com Jun 29 2010 01:22:24 DISCOVER BANK,  
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
13528969 +E-mail/PDF: mrdiscen@discoverfinancial.com Jun 29 2010 01:22:24 Discover Financial,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
14562477 E-mail/PDF: EBN\_AIS@AMERICANINFOSOURCE.COM Jun 29 2010 00:37:50  
FIA CARD SERVICES, NA/BANK OF AMERICA, BY AMERICAN INFOSOURCE LP AS ITS AGENT, PO Box 248809,  
Oklahoma City, OK 73124-8809  
13528971 +Fax: 847-227-2151 Jun 29 2010 03:37:19 Mrsi, 2250 E Devon Ave Ste 352,  
Des Plaines, IL 60018-4521

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Richard F. Egan, Costello, McMahon & Burke, Ltd

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2010

Signature:

